

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BELINDA J SMETANA

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-20654

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 24, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/22/2018 and confirmed on 4/20/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		61,255.00
Less Refunds to Debtor	417.55	
TOTAL AMOUNT OF PLAN FUND		60,837.45

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,254.12	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,254.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR (0.00	0.00	0.00	0.00
	Acct: 3114				
	NATIONSTAR MORTGAGE LLC D/B/A MR (0.00	11,526.17	0.00	11,526.17
	Acct: 6594				
					11,526.17

Priority					
	LAWRENCE W WILLIS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BELINDA J SMETANA	0.00	0.00	0.00	0.00
	Acct:				
	BELINDA J SMETANA	417.55	417.55	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	LAWRENCE W WILLIS ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	*** N O N E ***				

Unsecured					
	21ST MORTGAGE CORP	0.00	0.00	0.00	0.00
	Acct: 4265				
	ALLEGHENY GENERAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 7961				
	BANK OF AMERICA NA** (LMP)	0.00	0.00	0.00	0.00
	Acct: 0855				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 0515				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 8420				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 9872				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0053				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 6119				
	LVNV FUNDING LLC, ASSIGNEE	5,954.18	5,954.18	0.00	5,954.18
	Acct: 9449				
	LVNV FUNDING LLC, ASSIGNEE	2,975.50	2,975.50	0.00	2,975.50
	Acct: 3026				
	CITIMORTGAGE(*)++	0.00	0.00	0.00	0.00
	Acct: 9580				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 4285				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 1508				
	DISCOVER BANK(*)	16,350.31	16,350.31	0.00	16,350.31
	Acct: 6119				
	DEPARTMENT STORES NATIONAL BANK/	0.00	0.00	0.00	0.00
	Acct: 2710				
	LENDING CLUB CORP++	0.00	0.00	0.00	0.00
	Acct: 3329				
	PAYPAL CREDIT++	0.00	0.00	0.00	0.00
	Acct: 5417				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 4991				
	CBNA	0.00	0.00	0.00	0.00
	Acct: 5532				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	504.92	504.92	0.00	504.92
	Acct: 9538				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	3,935.00	3,935.00	0.00	3,935.00
	Acct: 4426				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,889.70	1,889.70	0.00	1,889.70
	Acct: 4654				
	UPMC HEALTH PLAN	0.00	0.00	0.00	0.00
	Acct:				
	DL INVESTMENT SARL COMPARTMENT M	10,593.19	10,593.19	0.00	10,593.19
	Acct: 0307				
	DIRECTV LLC BY AMERICAN INFOSOURC	663.96	663.96	0.00	663.96
	Acct: 1530				
	DUQUESNE LIGHT COMPANY*	91.15	91.15	0.00	91.15
	Acct: 2713				
	DUQUESNE LIGHT COMPANY*	99.25	99.25	0.00	99.25
	Acct: 8372				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9538				
	ALLISON L CARR ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KEVIN S FRANKEL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					43,057.16
TOTAL PAID TO CREDITORS					54,583.33

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	0.00
UNSECURED	43,057.16

Date: 11/24/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:
BELINDA J SMETANA

Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:18-20654

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Belinda J Smetana
Debtor(s)

Case No. 18-20654-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 25, 2020

User: jhel
Form ID: pdf900

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db	+ Belinda J Smetana, 418 Atlantic Ave, McKeesport, PA 15132-3706
14793850	Allegheny General Hospital, 428 East Avenue, Pittsburgh, PA 15212
14778677	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bankamerica, Po Box 982238, El Paso, TX 79998
14793856	+ Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
14778684	+ Citi, Pob 6241, Sioux Falls, SD 57117-6241
14778687	+ Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
14861206	+ DL Investment SARM Compartment Moonstone1, Upstart Loan Operations, 2 Circle Star Way; Second Floor, San Carlos, CA 94070-6200
14778693	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
15027805	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14778697	+ Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4488
14778699	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14778698	+ Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14793866	+ Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14778700	+ Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14778703	+ Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14793873	UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
14778704	+ Upstart Network Inc., Po Box 61203, Palo Alto, CA 94306-6203

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14778675	Email/Text: ebn@21stmortgage.com	Nov 26 2020 03:44:00	21st Mortgage Corp, 620 Market St Ste 100, Knoxville, TN 37902
14778676	+ Email/Text: ally@ebn.phinsolutions.com	Nov 26 2020 03:28:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14778680	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:37:18	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14778679	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:37:18	Cap1/ymaha, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14778681	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:37:47	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14778688	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 26 2020 03:42:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14778690	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 26 2020 03:42:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789

District/off: 0315-2

User: jhel

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Date Rcvd: Nov 25, 2020

Form ID: pdf900

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14818635	Email/Text: G06041@att.com	Nov 26 2020 03:44:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14782394	Email/Text: mrdiscen@discover.com	Nov 26 2020 03:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14778692	+ Email/Text: mrdiscen@discover.com	Nov 26 2020 03:28:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14821259	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 26 2020 03:45:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14778682	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 26 2020 03:33:33	Chase Card, Po Box 15298, Wilmington, DE 19850
14821420	Email/PDF: resurgentbknofications@resurgent.com	Nov 26 2020 03:35:27	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14778694	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 26 2020 03:42:00	Lane Bryant Retail/soa, 450 Winks Ln, Bensalem, PA 19020-5932
14778695	+ Email/Text: bk@lendingclub.com	Nov 26 2020 03:44:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14778699	Email/Text: Bankruptcy.Notices@pnc.com	Nov 26 2020 03:28:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14824339	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 26 2020 03:37:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14779422	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 26 2020 03:35:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14793867	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:36:54	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14809725	Email/Text: bnc-quantum@quantum3group.com	Nov 26 2020 03:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14778701	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:36:54	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14778702	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:33:30	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
14778678		Cap1/bstby
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14793849	*P++	21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477, address filed with court:, 21st Mortgage Corp, 620 Market St Ste 100, Knoxville, TN 37902
14793851	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14793852	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bankamerica, Po Box 982238, El Paso, TX 79998
14793854	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14793853	*+	Cap1/yamaha, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14793855	*+	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14778685	*+	Citi, Pob 6241, Sioux Falls, SD 57117-6241

District/off: 0315-2

User: jhel

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14778686	*+	Citi, Pob 6241, Sioux Falls, SD 57117-6241
14793858	*+	Citi, Pob 6241, Sioux Falls, SD 57117-6241
14793859	*+	Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
14778689	*+	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14793860	*+	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14778691	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14793861	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14793863	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
14793862	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14778683	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14793857	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14778696	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14793864	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14793865	*+	Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4488
14793868	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14793869	*+	Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14793870	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14793871	*+	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14793872	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14793874	*+	Upstart Network Inc., Po Box 61203, Palo Alto, CA 94306-6203
14815800	###+	Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, TX 75063-6046

TOTAL: 3 Undeliverable, 29 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com
Kristen D. Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com klittle@logs.com;logsecf@logs.com
Lawrence W. Willis	on behalf of Debtor Belinda J Smetana ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8